

Debtor 1 MANSON W. SETODebtor 2 KRISTIN K. SETO
(Spouse, if filing)United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 12-23374JAD

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage InformationName of creditor: JPMORGAN CHASE BANK NACourt claim no. (if known):
4-3Last 4 digits of any number you use to identify the debtor's account 1 0 1 5Property Address: 721 WOODBRIDGE DR
OAKDALE PA 15071**Part 2: Cure Amount****Total cure disbursements made by the trustee:****Amount**

a. Allowed prepetition arrearage:	(a) \$ <u>2,233.98</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>2,233.98</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>2,233.98</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$124.50

The next postpetition payment is due on

7 / 1 / 2017
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

Debtor 1 MANSON W. SETO
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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 02/08/2018

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1

MANSON W. SETO

Name

Case number (if known) 12-23374JAD

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
07/24/2014	0904321	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	19.91
08/26/2014	0908377	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	50.64
09/29/2014	0912541	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	69.61
10/29/2014	0916519	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	69.38
11/24/2014	0921197	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	38.21
12/22/2014	0925234	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	40.82
01/27/2015	0929322	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	40.75
02/24/2015	0933360	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	40.67
03/26/2015	0937431	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	40.60
04/24/2015	0941617	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	40.52
05/26/2015	0945688	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	42.23
06/23/2015	0949621	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	59.01
07/28/2015	0953717	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	60.80
08/26/2015	0957749	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	60.69
11/24/2015	0969817	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	164.43
12/22/2015	0973776	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	57.21
01/26/2016	0977844	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	57.10
02/24/2016	0981756	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	56.98
03/28/2016	0985814	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	56.87
04/22/2016	0989986	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	56.76
05/24/2016	0993957	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	57.71
06/27/2016	1002725	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	57.60
07/26/2016	1006672	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	57.48
08/26/2016	1010694	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	57.36
09/27/2016	1014636	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	57.24
10/26/2016	1018354	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	57.12
11/21/2016	1021634	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	54.62
12/21/2016	1024968	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	54.51
01/27/2017	1028456	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	54.39
02/24/2017	1031851	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	55.07
03/28/2017	1035297	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	54.95
04/21/2017	1038559	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	58.48
05/25/2017	1041848	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	75.23
06/27/2017	1044601	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	240.38
07/25/2017	1047916	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	118.65
				<u>2,233.98</u>

MORTGAGE REGULAR PAYMENT (Part 3)

09/25/2012	0811763	CHASE	AMOUNTS DISBURSED TO CREDITOR	253.83
10/29/2012	0817953	REAL TIME RESOLUTIONS INC*	AMOUNTS DISBURSED TO CREDITOR	169.74
11/27/2012	0821996	REAL TIME RESOLUTIONS INC*	AMOUNTS DISBURSED TO CREDITOR	119.20
12/21/2012	0826099	REAL TIME RESOLUTIONS INC*	AMOUNTS DISBURSED TO CREDITOR	123.19
01/29/2013	0830368	REAL TIME RESOLUTIONS INC*	AMOUNTS DISBURSED TO CREDITOR	125.80
02/25/2013	0834501	REAL TIME RESOLUTIONS INC*	AMOUNTS DISBURSED TO CREDITOR	127.51
03/26/2013	0838623	REAL TIME RESOLUTIONS INC*	AMOUNTS DISBURSED TO CREDITOR	130.15
04/24/2013	0842752	REAL TIME RESOLUTIONS INC*	AMOUNTS DISBURSED TO CREDITOR	135.03
05/23/2013	0846868	REAL TIME RESOLUTIONS INC*	AMOUNTS DISBURSED TO CREDITOR	207.48
06/25/2013	0851037	REAL TIME RESOLUTIONS INC*	AMOUNTS DISBURSED TO CREDITOR	148.52
07/25/2013	0855248	REAL TIME RESOLUTIONS INC*	AMOUNTS DISBURSED TO CREDITOR	75.08
08/27/2013	0859395	REAL TIME RESOLUTIONS INC*	AMOUNTS DISBURSED TO CREDITOR	141.98
09/26/2013	0863521	REAL TIME RESOLUTIONS INC*	AMOUNTS DISBURSED TO CREDITOR	149.84
11/22/2013	0871685	REAL TIME RESOLUTIONS INC*	AMOUNTS DISBURSED TO CREDITOR	154.75
12/23/2013	0875713	REAL TIME RESOLUTIONS INC*	AMOUNTS DISBURSED TO CREDITOR	155.28
01/28/2014	0879834	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	155.81
02/25/2014	0883874	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	156.18
03/25/2014	0887931	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	160.51
04/25/2014	0892082	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	155.93
05/28/2014	0896161	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	142.19
06/25/2014	0900225	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	124.50
07/24/2014	0904321	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	124.50
08/26/2014	0908377	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	124.50
09/29/2014	0912541	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	124.50
10/29/2014	0916519	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	124.50

Debtor 1 **MANSON W. SETO**
Name

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Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
11/24/2014	0921197	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	124.50
12/22/2014	0925234	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	124.50
01/27/2015	0929322	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	124.50
02/24/2015	0933360	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	124.50
03/26/2015	0937431	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	124.50
04/24/2015	0941617	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	124.50
05/26/2015	0945688	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	124.50
06/23/2015	0949621	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	124.50
07/28/2015	0953717	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	124.50
08/26/2015	0957749	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	124.50
10/26/2015	0965642	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	159.05
11/24/2015	0969817	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	214.45
12/22/2015	0973776	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	124.50
01/26/2016	0977844	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	124.50
02/24/2016	0981756	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	124.50
03/28/2016	0985814	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	124.50
04/22/2016	0989986	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	124.50
05/24/2016	0993957	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	124.50
06/27/2016	1002725	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	124.50
07/26/2016	1006672	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	124.50
08/26/2016	1010694	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	124.50
09/27/2016	1014636	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	124.50
10/26/2016	1018354	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	124.50
11/21/2016	1021634	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	124.50
12/21/2016	1024968	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	124.50
01/27/2017	1028456	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	124.50
02/24/2017	1031851	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	124.50
03/28/2017	1035297	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	124.50
04/21/2017	1038559	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	124.50
05/25/2017	1041848	REAL TIME RESOLUTIONS INC(*)	AMOUNTS DISBURSED TO CREDITOR	124.50
				<u>7,470.00</u>

CERTIFICATE OF SERVICE

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

MANSON W. SETO
KRISTIN K. SETO
721 WOODBRIDGE DRIVE
OAKDALE, PA 15071

ALAN R PATTERSON ESQ III
GROSS & PATTERSON LLC
707 GRANT ST - STE 2340
PITTSBURGH, PA 15219

JPMORGAN CHASE BANK NA
C/O LCS FINANCIAL SERVICES CORP
6782 S POTOMAC ST STE 100
CENTENNIAL, CO 80112

LCS FINANCIAL SVCS
6782 S POTOMAC ST #100
CENTENNIAL, CO 80112

JAMES C WARMBRODT ESQ
KML LAW GROUP PC
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106

2/8/18

/s/ Renee Ward

Administrative Assistant
Office of the Chapter 13 Trustee